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ABSTRACT

Results of a survey of student living expenses at the University of North Carolina, Wilmington, are summarized. Cost data were collected on food, clothing, shelter, books and supplies, personal expenses, medical costs, transportation, and child care. Of a random sample of 433 students, 145 responded to the survey. Respondents consisted of full-time and part-time students of whom 63 percent lived off campus. Two-thirds of the participants had never received financial aid from the university. Almost 60% worked, and three out of five worked more than 20 hours per week. As expected, full-time students spent more on books and supplies than part-time students. Among full-time students, food costs averaged $100 per semester more for on-campus students than for off-campus students. Financial aid recipients seemed as likely to hold a job as nonrecipients. The amount of students' living expenses seemed unrelated to whether they received financial aid or whether they held a job. The questionnsire including overall responses is included. (SW)

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Student Expenses
Fall 1986

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RB-FAO-011587

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Student Expenses Fall 1986

Enhancing student persistence in post-secondary educational institutions is crucial today in light of the restricted flow of resources and students into higher education. If we are to develop a framework for retaining different groups of nonpersisters at UNCW, while simultaneously maximizing extant resources, then more attention must be paid not only to effectiveness but efficiency. That is, we must learn to do a better job of utilizing our resources while still maintaining our student base. One resource precious to university functioning is student financial aid.

To assist the Financial Aid Office in optimizing disbursement of public resources, a study of indirect student costs was conducted. Indirect student costs are defined as any recurring expense other than tuition and fees. For the purposes of this study, such costs include semester expenses related to: food, shelter, clothing, books and supplies, personal, health, transportation and child care. In addition, selected cost data were compared to various characteristics of students to include: whether they had ever received financial aid from UNCW, their enrollment status, whether they were claimed as a dependent on their parents taxes, their physical handicap status, employment status, place of residency and whether they were currently on a UNCW meal plan. Overall results are presented in the Appendix. Results are discussed in three parts. Part I is a general description of the study: Part II includes characteristics of the sample and attempts to highlight cost related questions, and Part III is a comparison of cost data with financial aid and employment status. A short summary concludes the study.

## Part I - General Description

Midway through the fall semester of 1986, a selected proportionate random sample was drawn from the population of UNCW students who had been at the university the previous semester. This was done because it was presumed that continuing students would be those most likely aware of their financial history at the university.

As a result, the population included 3,852 continuing students. The sample was designed to be representative of residency and enrollment status. These students represent four groups: full-time off-campus, full-time on-campus, part-time off-campus, and part-time on-campus. An initial and follow up survey was sent to this random sample of 433 students. Just over one-third responded (34%). These 145 students were mostly representative of the four subgroups from which they were drawn. That is, they were not statistically different from their respective subpopulation. However, full-time on-campus students were slightly overrepresented, while part-time off-campus students were slightly underrepresented.

## Part II - Respondent Characteristics and Student Expenses

The mix of students responding to this survey should be taken into account when attempting to make decisions based on these data. That is, while respondents in this study are a good reflection of where students lived and how many course hours they were taking, they may not necessarily be representative of other demographics.

The typical respondent in this study was a 22 year-old white male or white female. Over one-half (55%) of all respondents were over 20 years of age. While only 10 blacks responded, their representation was on par with the proportion of blacks on campus. Other characteristics of

all respondents as a group include that two-thirds had never received financial aid from UNCW; nearly all were full-time students; three-fourths said their parents claimed them as dependents on their taxes in 1985 or 1986; only one person had a physical handicap; nearly everyone was single; almost 60% of all students worked, with one out of five students working greater than 20 hours per week; and nearly two-thirds (63%) of all students lived off-campus.

Overall cost data were revealing. The typical student in this study paid an average of $800 per semester in rent/mortgage. One-third of all students were on a UNCW meal plan. Of these 49 students, six out of ten were on the 21 meals per week plan. Among the 99 students who claimed they were not on a meal plan, the average spent on food was $350 per semester. For all students, average cost of books and supplies was $200 per semester, while average clothing cost was $175 per semester. Personal cost (e.g., laundry, toiletries, entertainment, non-medical, non-travel, etc.) averaged $270 per semester. Medical and/or dental cost averaged $125 per semester. Transportation cost averaged $270 per semester. Child care expenses for the eight students who responded averaged $400 per semester per child.

Since enrollment status and local residency were considered two critical factors in determining financial aid awards, indirect cost data were compared to these two factors. Figure 1 depicts the results of the four respondent subgroups and indirect cost data, the subgroups were not statistically different from each other were cost data was concerned. For example, cost of books and supplies for full-time on-campus students was not significantly different from full-time off-campus students. However, caution is advised when interpreting these data. Common sense dictates that books and supplies for full-time students would be greater

than for part-time students, and because of the relatively small number of part-time students to respond to the survey, it can be expected that their size alone would be the primary reason for the lack of statistical significance between them and full-time students.

Part III - Cost Data by Financial Aid and Employment Status

Interestingly, there was no significant difference between a student's financial aid status and his or her employment status: at one extreme, 40% of those receiving financial aid had no job while an equal percentage of those not receiving financial aid had no job; at the other extreme, 17% of those on financial aid worked greater than 20 hours per week while 23% of those not on financial aid worked greater than 20 hours per week.

Indirect Cost and Financial Aid Status

No significant difference between any of the cost oriented questions and whether or not a student was on financial aid was found. That is, it cannot be said that the higher an individual's cost for books and supplies, clothing, rent, food, etc., the more likely it is they would be on financial aid.

Indirect Cost and Employment Status

Because of the lack of relationship between financial aid and job status and between financial aid and indirect costs, it was suspected that there would be a correlation between indirect cost and employment status. That is, it was expected that the higher an individual's cost of living, the more likely it would be that he/she worked. This suspicion did not hold since there was no significant relationship between indirect cost (e.g., book and supplies, food, clothing, rent, etc.) and job status.

## Summary

A group of students was sampled who had been at the University both the previous and current semester. Their understanding of living expenses in Wilmington proved to be the foundation for this study. One-third of 433 students who were randomly sampled responded. They were representative of four groups broken down by enrollment status and residency: full-time off-campus, full-time on-campus, part-time off-campus and part-time on-campus. Coincidentially, the respondents were also representative of gender, ethnicity, age and maritial status.

As is typical of the university as a whole, a majority of the students in this study had never received financial aid from UNCW. While accurate employment figures are unavailable for current UNCW students as a whole, three out of five students in the study held a part-time job. Indirect cost data were collected on eight factors: food, clothing, shelter, books and supplies, personal, medical, transportation, and child care. Four interesting trends were noted in this study. First, while groups did not differ significantly in this study, there were "common sense" differences between part-time and full-time student expenses related to books and supplies, with part-time students spending less on books and supplies. Among full-time students, food costs averaged $100 per semester more for on-campus students than for off-campus students.

Second, being a financial aid recipient had little to do with one's employment status. Students were as likely to work as not regardless of financial aid.

Third, there was no significant link between being on financial aid and cost of living as measured by indirect expenses.

Fourth, there was no significant connection between having a job and cost of living.

This concludes the study. A more detailed description is available in the Vice Chancellor for Student Affairs Office, Alderman 101 or by calling extension 3735.

APPENDIX

DO NOT WRITE IN THIS AREA

%

| | MEALS/WEEK <10 | 15 | 21 | LT $100 | $101-$200 | $201-$300 | $301-$400 | $401-$500 | GT $500 |
|---|---|---|---|---|---|---|---|---|---|
| 9. Are you on a UNCW meal plan? | 31 | 10 | 59 | | | | | | |
| 10. If **not** on a meal plan, what is your best guess of your total **semester** *food* costs (Sept-Dec)? | | | | 2 | 9 | 20 | 31 | 26 | 12 |
| 11. What is your total *books & supplies* cost expected this **semester**? | | | | 5 | 52 | 38 | 2 | 2 | 1 |
| 12. What is your total *clothing* costs expected this **semester**? | | | | 26 | 35 | 24 | 9 | 5 | 1 |
| 13. What do you expect your total *personal* costs to be this **semester** (e.g., laundry, toiletries, entertainment, nonmedical, nontravel, etc.)? | | | | 6 | 32 | 25 | 21 | 10 | 6 |
| 14. What do you expect your total *medical* and/or *dental* costs to be this **semester**? | | | | 50 | 36 | 6 | 2 | 2 | 4 |
| 15. What is your best guess of your *transportation* costs expected this **semester** (e.g., fuel, upkeep, insurance etc. [exclude car payments])? | | | | 11 | 24 | 26 | 18 | 12 | 9 |
| 16. What is your best guess of the total amount of *childcare* expenses for all of your children expected to be this **semester** (total children=___)? | | | | 56 | 17 | 6 | 0 | 6 | 15 |

**Thank you for your cooperation and good luck in your future endeavors. Please drop this survey in the box provided next to the *campus post office* before Thanksgiving to qualify for the cash drawing of $25. So we can contact you should you win--don't forget to provide your name below. THANKS!**

**PLACE NAME HERE:** _____

PLEASE START HERE

| X AGE | SEX M F | | RACE W B O |
|---|---|---|---|
| 22 | 76 | XXX | 3 1 0 3 |

WIN $25!

$

WIN $25!

# STUDENT EXPENSE SURVEY

N=145
(34%)

**Please help us better understand your financial picture here at UNCW so that we can manage our public resources more carefully and effectively. Your responses will be held in strictest confidence and no individual survey response will be cited in any report. Be sure to use #2 pencil only and complete items on both sides. Win a chance at $25! Thank you!**

**Please be as accurate as possible by completing only those that apply to you.**

| | % YES | % NO |
|---|---|---|
| 1. Have you ever received financial aid from UNCW? | 34 | 66 |
| 2. Are you currently a full-time student (12 hrs or more)? | 89 | 11 |
| 3. Did or will your parents claim you as a dependent on their taxes in 1985 or 1986? | 75 | 25 |
| 4. Do you have a physical handicap? | 1 | 99 |

| 5. Are you currently : | MARRIED? | SINGLE? | OTHER? |
|---|---|---|---|
| | 10 | 89 | 1 |

| 6. Are you currently employed? | MORE THAN 20 HRS/WK | LESS THAN 20 HRS/WK | NO JOB |
|---|---|---|---|
| | ↳21 | ↳38 | 41 |

| 7. Where do you live? | ON-CAMPUS | W/PARENTS | OFF-CAMPUS |
|---|---|---|---|
| | ↳26 | ↳11 | ↳63 |

| 8. If you live off-campus, what is your best guess of your total <u>semester</u> *rent/mortgage* (Sept-Dec)? | LT $600 | $600-$800 | $801-$1000 |
|---|---|---|---|
| | ↳31 | ↳31 | ↳16 |

**PLEASE CONTINUE**

| $1001-$1200 | $1201-$1400 | GT $1400 |
|---|---|---|
| ↳10 | ↳5 | ↳7 |

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